



**EASTMAN  
CREDIT  
UNION**  
ECU BESIDE YOU

P.O. Box 1989  
Kingsport, TN 37662  
RETURN SERVICE REQUESTED  
p 800.999.2328 | www.ecu.org

Member Number: [REDACTED]  
Statement Date: 06/30/22  
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Make Your Current Home Your Perfect Home

[ecu.org/homeequity](http://ecu.org/homeequity)

JUSTIN P JENKINS  
115 JULIE LN UNIT 115  
JOHNSON CITY TN 37601-1144

## SUMMARY OF ACCOUNTS

ACCOUNTS	ACCOUNT NUMBER	BALANCE	YTD DIV
Beyond Free Checking Account	[REDACTED]	[REDACTED]	[REDACTED]
Primary Share Account	[REDACTED]	[REDACTED]	[REDACTED]
Beyond Free Checking Account	[REDACTED]	[REDACTED]	[REDACTED]
Beyond Free Checking Account	[REDACTED]	[REDACTED]	[REDACTED]
TOTAL ACCOUNTS		\$ [REDACTED]	\$ [REDACTED]

\*\* YTD Dividends listed in the Summary of Accounts are for the accounts listed only. Accounts closed during this statement period are included on this statement and will not appear on future statements.

LOANS	ACCOUNT NUMBER	BALANCE	YTD INT
Construction	[REDACTED]	[REDACTED]	[REDACTED]
Used Autos CE	XXXXXXXX69328	11,000.00	0.00
TOTAL LOANS		[REDACTED]	\$0.00

AUDIT VERIFICATION: PLEASE EXAMINE YOUR STATEMENT CAREFULLY! ECU'S AUDIT COMMITTEE IS CONDUCTING ITS ANNUAL VERIFICATION OF MEMBER ACCOUNTS. REPORT ANY DISCREPANCIES TO ECU INTERNAL AUDIT DEPARTMENT, P O BOX 1989, KINGSFORT, TN 37662 OR EMAIL US AT ECUAUDIT@ECU.ORG.

## DETAIL OF TRANSACTIONS

Primary Share Account: [REDACTED]

Trans Date	Eff Date	Description	Deposit	Withdrawal	Balance
06-01		Starting Balance			[REDACTED]
06-30		Credit Dividend	[REDACTED]		[REDACTED]

The total number of days in this cycle 30

The amount of Dividends earned this cycle is \$0.62

The Annual Percentage Yield Earned for this account is 0.30%

----- Dividend Rate Summary -----

Date	Rate
06-01-2022	0.300%

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Primary Share Account: [REDACTED] (Continued)

Did you know that you can make your current home your perfect home with an ECU home equity loan? Need another room? Want to remodel the kitchen or just need repairs? Whatever your situation, we've got a loan for that! Whether you have a lot of equity in your home or just a little, Eastman Credit Union has a home equity loan option that is right for you. Visit [ecu.org/homeequity](http://ecu.org/homeequity) to learn more or apply today!

Beyond Free Checking Account: [REDACTED]

Trans Date	Eff Date	Description	Deposit	Withdrawal	Balance
06-01		Starting Balance			
06-01					
06-03					
06-06					
06-10					
06-14					
06-15					
06-17					
06-22					
06-23					
06-23					
06-23					
06-30					
06-30					

Draft Summary								
Date	Number	Amount	Date	Number	Amount	Date	Number	Amount

\* next to number indicates skipped numbers  
(E) Electronic Check

The total number of days in this cycle 30  
The amount of Dividends earned this cycle is \$0.21  
The Annual Percentage Yield Earned for this account is 0.05%

	Total For This Period	Total Year-to-Date
Total Overdraft Fees	0.00	0.00
Total Returned Item Fees	0.00	0.00

Deposits, Dividends and Other Credits					
Date	Amount	Date	Amount		
Total Deposits and Other Credits					

Withdrawals, Fees and Other Debits			
Date	Amount		
06/14			
Total Fees		0	0.00
Total Withdrawals and Other Debits			
Total Number of Checks Cleared			



Beyond Free Checking Account: [REDACTED] (Continued)

----- Dividend Rate Summary -----

Date	Rate
06-01-2022	0.050%

Beyond Free Checking Account: [REDACTED]

Trans Date	Eff Date	Description	Deposit	Withdrawal	Balance
06-01		[REDACTED]			[REDACTED]
06-17		[REDACTED]		[REDACTED]	[REDACTED]
06-27		[REDACTED]	[REDACTED]		[REDACTED]
06-29		[REDACTED]		[REDACTED]	[REDACTED]
06-30		[REDACTED]	[REDACTED]		[REDACTED]

The total number of days in this cycle 30  
The amount of Dividends earned this cycle is \$0.06  
The Annual Percentage Yield Earned for this account is 0.05%

	Total For This Period	Total Year-to-Date
Total Overdraft Fees	0.00	0.00
Total Returned Item Fees	0.00	0.00

Deposits, Dividends and Other Credits

Date	Amount	Date	Amount
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
Total Dividends	[REDACTED]		[REDACTED]
Total Deposits and Other Credits	[REDACTED]		[REDACTED]

Withdrawals, Fees and Other Debits

Date	Amount	Date	Amount
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
Total Fees	0		0.00
Total Withdrawals and Other Debits	[REDACTED]		[REDACTED]
Total Number of Checks Cleared	0		0.00

----- Dividend Rate Summary -----

Date	Rate
06-01-2022	0.050%

Beyond Free Checking Account: [REDACTED]

Trans Date	Eff Date	Description	Deposit	Withdrawal	Balance
[REDACTED]		[REDACTED]		[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]		[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]		[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]		[REDACTED]

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Beyond Free Checking Account: [REDACTED] (Continued)

Draft Summary

Date	Number	Amount	Date	Number	Amount
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

\* next to number indicates skipped numbers

(E) Electronic Check

The total number of days in this cycle 30

The amount of Dividends earned this cycle is \$4.74

The Annual Percentage Yield Earned for this account is 0.15%

	Total For This Period	Total Year-to-Date
Total Overdraft Fees	0.00	0.00
Total Returned Item Fees	0.00	0.00

Deposits, Dividends and Other Credits

Date	Amount
[REDACTED]	[REDACTED]

Total Dividends	[REDACTED]	[REDACTED]
Total Deposits and Other Credits	0	0.00

Withdrawals, Fees and Other Debits

Date	Amount	Date	Amount	Date	Amount	Date	Amount
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
Total Fees	0	0.00					
Total Withdrawals and Other Debits	4	7,400.00					
Total Number of Checks Cleared	4	6,182.00					

----- Dividend Rate Summary -----

Date	Rate
06-01-2022	0.150%

Used Autos CE: XXXXXX69328

Trans Date	Eff Date	Transaction Description	Amount	Principal	Interest Charge	Fee	Balance Subject to Interest Rate**
06-02		New Loan Disbursement	11,000.00	11,000.00	0.00	0.00	11,000.00

Closing Date of the billing cycle was 06-30-2022; New Balance 11,000.00

FEES

Total Fees Charged for Statement Period	0.00
Total Fees Charged Year-to-Date	0.00

INTEREST CHARGED

Total Interest Charged for Statement Period	0.00
Total Interest Charged Year-to-Date	0.00

Interest Rate Summary

Effective Date	Annual Percentage Rate	Days in Period	Daily Periodic Rate
06-02-2022	2.990%	29	-

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Construction: [REDACTED]

Trans Date	Eff Date	Transaction Description	Amount	Principal	Interest Charge	Fee	Balance Subject to Interest Rate**
[REDACTED]		[REDACTED]					[REDACTED]

Closing Date of the billing cycle was 06-30-2022; New Balance [REDACTED]

Interest Rate Summary

Effective Date	Annual Percentage Rate	Days in Period	Daily Periodic Rate
06-01-2022	5.000%	30	0.013699%

**\*\* INTEREST CHARGE CALCULATION:** *The balance used to compute interest charges is the unpaid balance each day after payments and credits to that balance have been subtracted and any additions to the balance have been made.*

Attention: Members with Traditional, Traditional Beneficiary, Roth and Roth Beneficiary IRAs:

Federal regulations require us to provide notice regarding withholding elections on your IRA distributions. You may incur tax penalties under the estimated tax payment rules if your payments of the estimated tax and withholding are insufficient. Your withholding election remains in effect for any subsequent distributions unless you change or revoke the election. If you want your current withholding election to remain unchanged, no action is required. You may change or revoke your election at any time. If you want to change your withholding election, complete the appropriate form provided by your financial organization. Withholding from IRA payments, when combined with other withholding, MAY relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay.